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N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Sovio et al.

Group Art Unit:

3621

Serial No.:

10/785,025

Examiner:

Unassigned

Filed:

February 25, 2004

For:

ELECTRONIC PAYMENT SCHEME IN A MOBILE ENVIRONMENT FOR SHORT-RANGE E-COMMERCE: METHODS, SYSTEMS, APPARATUS AND PROGRAM

PRODUCTS

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

J								
	Pursuant to Rule 56, applicant h	ereby calls t	he attention of the Patent Office to the references					
listed o	on the attached Form PTO 1449.	Copy(ies) of	these references \(\sum \) are attached \(\sum \) were filed in					
related	application U.S. Serial No(s)	, filed	, respectively.					
	This document is being filed within three (3) months of the filing date of the application A check for the requisite fee of \$180 is enclosed. This document is being concurrently filed with the above-identified application This document is being concurrently filed with an Request for Continued Examination (RCE)							
\boxtimes	This document is being filed prior to a first Office Action							
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X	The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-4503, Order No. 4208-4169. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.							
			Respectfully submitted, MORGAN & FINNEGAN, L.L.P.					
Dated:	<u>June 29, 2005</u>	Ву:	Joseph C. Redmond, W. Joseph C. Redmond, Jr., Reg. No. 18,753 (202) 857-7887 Telephone (202) 857-7929 Facsimile					
Corresp	oondence Address:							
345 Pai	AN & FINNEGAN, L.L.P. rk Avenue ork, NY 10154-0053	The P	To did not receive the following ed Items(s)					

Page 1 of 1 Attorney Docket: Serial No.: CRADIPORM PTO-1449 4208-4169 10/785,025 Applicant: Sovio et al. **INFORMATION DISCLOSURE CITATION** Filing Date: Group Art Unit: Februay 25, 2004 3621 **U.S. PATENT DOCUMENTS** Examin **Document Number** Date Name Class Sub-Filing Date er Initial Class 2002/0062284 A1 05/23/2002 705 Kawan 43 01/28/1999 2003/0105954 A1 06/05/2003 Immonen et al. 713 156 06/22/2002 6,892,052 B2 05/10/2005 Kotola et al. 455 41.2 03/26/2002 FOREIGN PATENT DOCUMENTS

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OTHER DOCUMENTS (Including Author, Title, Date, etc.)

International Search Report (06/15/2005)

Examiner Date Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP §609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.